

**AMENDMENT AND PRESENTATION OF CLAIMS**

Please replace all prior claims in the present application with the following claims, in which claim 48 has been amended.

1. - 26. (Canceled)

27. (Previously Presented) A method, comprising:

causing, at least in part, actions that result in wireless reception, by a mobile station from a management service provider, of a message comprising control information for updating the mobile station with settings of an electronic transaction mechanism for wirelessly conducting a transaction by the mobile station directly with a merchant, wherein the merchant is independent of the management service provider; and

updating the electronic transaction mechanism of the mobile station in response to receipt of the message, at the mobile station from the management service provider, and in accordance with the control information of the message, wherein, after updating, the mobile station is configured to conduct the transaction by the mobile station directly with the merchant according to the updated electronic transaction mechanism and without the management service provider.

28. (Previously Presented) The method of Claim 27, further comprising:

attempting, by the mobile station, to conduct the transaction directly with the merchant;

generating, by the mobile station in response to attempting to conduct the transaction directly with the merchant, a request for modification of the mobile station; and

causing, at least in part, actions that result in wireless transmission, by the mobile station to the management service provider, of the request for modification.

29. (Previously Presented) The method of Claim 27, wherein the message is wirelessly received by the mobile station without the mobile station sending a request for modification to the management service provider.

30. (Previously Presented) The method of Claim 27, further comprising conducting the transaction by the mobile station directly with the merchant after updating the mobile station with the control information of the message from the management service provider.

31. (Previously Presented) The method of Claim 30, wherein conducting the transaction by the mobile station directly with the merchant comprises:

causing, at least in part, actions that result in wireless reception, by the mobile station from the merchant, of a template configured to provide a matching between data of the mobile station and a web page of the merchant;

applying data of the mobile station to the web page of the merchant in accordance with the matching of the template to automatically generate a filled-in web page; and

causing, at least in part, actions that result in wireless transmission, from the mobile station to the merchant, of the filled-in web page.

32. (Previously Presented) The method of Claim 27, wherein the message is configured in one of the formats selected from: an electronic business card, an electronic calendar, and an electronic commerce modeling language.

33. (Previously Presented) The method of Claim 27, wherein the mobile station is configured to wirelessly receive the message from the management service provider via a base station of a cellular mobile communication network of the mobile station, and wherein the mobile station is configured to wirelessly conduct the transaction directly with the merchant by a wireless transmitter and receiver module using one of the wireless communication formats selected from: infrared and Bluetooth.

34. (Previously Presented) The method of Claim 27, wherein the message comprises a dynamic template comprising the control information for updating the mobile station, and wherein the transaction mechanism is defined by at least one of a communication medium between the mobile station and the merchant, a predefined transaction protocol and parameters, a predefined content transfer and presentation format, and a security mechanism.

35. (Previously Presented) The method of Claim 27, wherein the control information of the message is configured to update a dynamic template of the mobile station, and wherein updating the mobile station comprises updating the dynamic template of the mobile station in accordance with the control information of the message.

36. (Previously Presented) The method of Claim 35, wherein, after updating, the mobile station of the mobile station is configured to conduct the transaction by the mobile station directly with the merchant and without the management service provider by applying the dynamic template of the mobile station to a webpage of the merchant.

37. (Previously Presented) The method of Claim 27, wherein updating the mobile station comprises updating a template configured to provide a matching between data of the mobile station and fields required by the merchant to conduct the transaction.

38. (Previously Presented) An apparatus, comprising:  
at least one processor; and  
at least one memory including computer program code,  
the at least one memory and the computer program code configured to, with the at least one processor, cause the apparatus to perform at least the following,  
cause, at least in part, actions that result in wireless reception, from a management service provider, of a message comprising control information for updating the apparatus with settings of an electronic transaction mechanism for wirelessly conducting a transaction directly with a merchant, wherein the merchant is independent of the management service provider; and  
update the electronic transaction mechanism of the apparatus, in response to receipt of the message from the management service provider and in accordance with the control information of the message, wherein after updating, the apparatus is configured to conduct the transaction directly with the merchant according to the updated electronic transaction mechanism and without the management service provider.

39. (Previously Presented) The apparatus of Claim 38, further comprising:  
an antenna that communicates with the management service provider via a base station of a cellular mobile communication network of the apparatus to cause, at least in part, actions

that result in wireless reception of the message from the management service provider;  
and

a wireless transceiver that wirelessly communicates with the merchant to wirelessly conduct the transaction with the merchant.

40. (Previously Presented) The apparatus of Claim 38, wherein the wireless transceiver is configured to wirelessly communicate with the merchant according to one of the communication formats selected from: infrared and Bluetooth.

41. (Previously Presented) The apparatus of Claim 38, wherein the apparatus is further caused to generate a request for modification of transaction data processing, to cause, at least in part, actions that result in wireless transmission of the request for modification to the management service provider, and to cause, at least in part, actions that result in wireless transmission of the request for modification from the apparatus to the management service provider.

42. (Previously Presented) The apparatus of Claim 41, wherein the transaction data processing is updated in response to receipt of a message wirelessly received by the apparatus from the management service provider.

43. (Previously Presented) The apparatus of Claim 41, wherein the transaction data processing comprises a template configured to provide a matching between data of the transaction data processing means and fields required by the merchant to conduct the transaction.

44. (Previously Presented) The apparatus of Claim 43, wherein the template is configured to provide a matching between data of the transaction data processing and a web page of the merchant, and wherein the transaction data processing the data of the transaction data processing to the web page of the merchant in accordance with the matching of the template to automatically generate a web page wherein at least some fields of the web page are filled-in by the transaction data processing.

45. (Previously Presented) The apparatus of Claim 43, wherein the transaction data processing is updated by updating the template according to the control information of the message wirelessly received from the management service provider.

46. (Previously Presented) The apparatus of Claim 41, wherein the transaction data processing is updated by data in fields of the message, wherein the message is has a format selected from: an electronic business card, an electronic calendar, and an electronic commerce modeling language.

47. (Previously Presented) The apparatus of Claim 41, wherein the message comprises a dynamic template comprising the control information for updating the transaction data processing, and wherein the transaction data processing is updated according to the control information of the dynamic template.

48. (Currently Amended) A non-transitory computer-readable storage medium carrying one or more sequences of one or more instructions which, when executed by one or more processors, cause an apparatus to perform at least the following steps:

causing, at least in part, actions that result in wireless reception, from a management service provider, of a message comprising control information for updating the apparatus with settings of an electronic transaction mechanism for wirelessly conducting a transaction directly with a merchant, wherein the merchant is independent of the management service provider; and

updating the electronic transaction mechanism of the apparatus, in response to receipt of the message from the management service provider and in accordance with the control information of the message, wherein after updating, the apparatus is configured to conduct the transaction directly with the merchant according to the updated electronic transaction mechanism and without the management service provider.

49. (Previously Presented) The computer-readable storage medium of Claim 48, wherein the apparatus is caused to further perform:

attempting to conduct the transaction directly with the merchant; in response to attempting to conduct the transaction directly with the merchant, generate a request for modification of the apparatus; and

causing, at least in part, actions that result in wireless transmission, to the management service provider, of the request for modification.

50. (Previously Presented) The computer-readable storage medium of Claim 48, wherein the apparatus is caused to further perform: conducting the transaction directly with the merchant after updating the apparatus with the control information of the message from the management service provider.

51. (Previously Presented) The computer-readable storage medium of Claim 50, wherein the apparatus conducts the transaction directly with the merchant by performing the following:

causing, at least in part, actions that result in wireless reception, from the merchant, of a template configured to provide a matching between data of the apparatus and a web page of the merchant;

applying data of the apparatus to the web page of the merchant in accordance with the matching of the template to automatically generate a filled-in web page; and

causing, at least in part, actions that result in wireless transmission to the merchant of the filled-in web page.

52. (Previously Presented) The computer-readable storage medium of Claim 48, wherein the control information of the message is configured to update a dynamic template of the apparatus, wherein updating the apparatus comprises updating the dynamic template of the apparatus in accordance with the control information of the message, and wherein, after updating, the apparatus is configured to conduct the transaction directly with the merchant and without the management service provider by applying the dynamic template of the apparatus to a webpage of the merchant.